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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/867,459	05/31/2001	Soichi Hayashi	209151US6	6885
22850	7590	10/11/2005	EXAMINER	
OBLON, SPIVAK, MCCLELLAND, MAIER & NEUSTADT, P.C. 1940 DUKE STREET ALEXANDRIA, VA 22314			PORTER, RACHEL L	
			ART UNIT	PAPER NUMBER
			3626	

DATE MAILED: 10/11/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/867,459

Applicant(s)

HAYASHI ET AL.

Examiner

Rachel L. Porter

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 5/31/01.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the application filed 5/31/01. Claims 1-24 are pending.

Priority

2. Applicant is advised of possible benefits under 35 U.S.C. 119(a)-(d), wherein an application for patent filed in the United States may be entitled to the benefit of the filing date of a prior application filed in a foreign country.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 14-15 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

5. Claim 14 recites the limitation "the graph drawing module" in 26-27 of page 25. There is insufficient antecedent basis for this limitation in the claim. Claims 9-13 do not recite a graph drawing module. As such it is unclear how the steps of claim 14 and 15 are distinct from one another.

Claim 15 also inherits the deficiencies of claim 14 through dependency and is also rejected. For purpose of applying art, the Examiner will interpret claim 14 to mean

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that the transmission means causes information about the process to be graphically displayed on a node.

Claim Rejections - 35 USC § 102

6. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

7. Claims 1-24 are rejected under 35 U.S.C. 102(e) as being anticipated by Powers (USPN 5,956,691).

[claim 1] Powers discloses an insurance design service providing system comprising:

- an arbitrary communication network; (Powers: col. 5, lines 30-41)
- a plurality of nodes connected to said communication network; and (Powers: Figure 1: plurality of devices/components)
- a server device for generating information regarding an insurance product meeting conditions when prescribed conditions regarding the design of prescribed insurance are inputted from any of said nodes, and for transmitting thus generated information to said node from which said prescribed information is inputted. (Powers: Figure 1: ref. 44; col. 5, lines 43-61; col. 6, lines 9-24)

[claim 2] Powers discloses an insurance design service providing system according to claim 1, wherein said server device transmits a processing module for executing

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processing to generate said information to said node device. (col. 5, line 62-col. 6, lines 9-24)

[claim 3] Powers discloses an insurance design service providing system according to claim 2, wherein said server device performs, with respect to the insurance product based on said inputted conditions, at least one of the following processes: examining whether said insurance product meets the prescribed regulations, calculating a premium, extracting the contents of a guarantee, calculating a surrender value, and detecting information regarding accounting processing. (Figure 1,3, 15; col. 6, lines 26-48, col. 7, lines 1-51)

[claim 4] Powers teaches an insurance design service providing system according to claim 2, wherein said server device transmits a graph drawing module to said node device for graphically displaying information on the result of said each process at said node device. (Figures 1,3-10, col.7, line 58-col. 8, line 32)

[claim 5] Powers teaches the insurance design service providing system according to claim 2, wherein said insurance is life insurance. (see abstract)

[claim 6] Powers teaches the insurance design service providing system according to claim 5, wherein any of said plurality of nodes inputs the prescribed conditions relating to the design of life insurance into said server device. (Figure 1, col. 6, lines 14-48)

[claim 7] Powers teaches the insurance design service providing system according to claim 6, wherein said server device generates information regarding the life insurance product meeting said inputted conditions. (col. 5, line 43-col. 6, line 8)

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[claim 8] Powers teaches the insurance design service providing system according claim 7, wherein prescribed conditions relating to the design of said life insurance includes at least one of conditions pertaining to age of a policyholder, gender, a payment method of a premium, a period of payment of the premium, or contents of a guarantee including an amount insured. (Figures 3-6; col. 7, lines 1-29)

[claim 9] Powers teaches the insurance design service providing apparatus including a server device connected to an arbitrary network to which a plurality of nodes is connected, wherein said server device comprising:

- a receiving means for receiving prescribed conditions relating to design of prescribed insurance from any said node; (Figure 1, col. 5, lines 31-42)
- an information generation means for generating information regarding said insurance product meeting said received conditions; and (col. 5, lines 43-61)
- a transmission means for transmitting said generated information to said node from which said prescribed information is inputted. (col. 5, lines 36-39—communication link/network or the Internet)

[claim 10] Powers teaches a insurance design service providing apparatus wherein said transmission means transmits a processing module for generating insurance specification information based on the information generated by said information generation means to said node to which said prescribed information is inputted. (col. 5, line 34-col. 6. line 9; col. 9, lines 40-57; col. 11, lines 59-col. 12, line 9)

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[claim 11] Powers teaches the insurance design service providing apparatus according to claim 10, wherein said node generates said insurance specification information on the node. (col. 9, lines 1-26)

[claim 12] Powers teaches the insurance design service providing apparatus according to claim 11, wherein said information generation means performs, with respect to the insurance product, based on said inputted conditions, at least one of the following processes: examining whether said insurance product meets the prescribed regulations, calculating a premium, extracting the contents of a guarantee, calculating a surrender value, and detecting information regarding accounting processing. (Figure 1,3,15; col. 6, lines 26-48, col. 7, lines 1-51)

[claim 13] Powers teaches the insurance design service providing apparatus according to claim 12, wherein said information generation means generates information on the results of said processes. (col. 5, lines 43-61; col. 9, lines 25-57)

[claims 14-15] Powers discloses the insurance design service providing apparatus wherein the transmission means causes information about the process to be graphically displayed on a node. (Figures 1,3-10, col.7, line 58-col. 8, line 32)

[claim 16] Powers teaches the insurance design service providing apparatus according to claim 11, further including a database means for storing the prescribed conditions relating to the design of the prescribed insurance inputted from said node. (col. 5, lines 48-61)

[claim 17] Powers teaches the insurance design service providing apparatus according to claim 16, wherein said insurance is life insurance. (see abstract)

[claim 18] Powers teaches the insurance design service providing apparatus according to claim 17, wherein said receiving means receives the prescribed conditions relating to the design of life insurance from said node. (Figure 1, col. 5, lines 31-42)

[claim 19] Powers teaches the insurance design service providing apparatus according to claim 18, wherein said information generation means generates information regarding the life insurance product meeting said received conditions. (Figure 1, col. 5, lines 31-42; col. 8, lines 65-col. 9, line 62)

[claim 20] Powers teaches the insurance design service providing apparatus according to claim 19, wherein prescribed conditions relating to the design of said life insurance includes at least one of conditions pertaining to age of a policyholder, gender, a payment method of a premium, a period of payment of the premium, or contents of a guarantee including an amount insured. (Figures 3-6; col. 7, lines 1-29)

[claim 21] Powers teaches an insurance design service providing method comprising the steps of

- connecting a server device to a communication network as a web site, wherein a plurality of nodes is connected to said communication network and said server device

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generates information regarding the insurance product meeting said conditions on the basis of the prescribed conditions relating to the design of the prescribed insurance to be inputted; (Powers: Figure 1: ref. 44; col. 5, lines 30-61; col. 6, lines 9-24)

- transmitting an input processing module for inputting said conditions to said node when said web site is accessed from any of said nodes generating desired information regarding the life insurance product meeting said conditions when said conditions are inputted via said input processing module; (Figure 1 and 26; col. 9, lines 25-57) and
- outputting said generated information from the node to which said conditions are inputted. (Figs. 3-6; col. 5, lines 62-col. 6, lines 48)

[claims 22] Powers discloses the insurance design service providing method according to claim 21, wherein, said server device transmits the prescribed processing module relating to the design of said insurance to said node, when said web site is accessed from any of said nodes; (col. 5, lines 34-39; col. 11, line 59-col. 12, line 11)

- said server device generates specified information regarding the life insurance product meeting said inputted conditions; and (col. 5, lines 43-61)
- said node generates insurance specification information by executing said processing module based on said transmitted information. (col. 9, lines 25-col. 10, line 9)

[claim 23] Powers teaches the insurance design service providing method according to claim 22, wherein said insurance is life insurance (see abstract); and the desired information relating to the insurance product meeting said conditions includes at least one of the following: examining whether said insurance product meets the

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prescribed regulations, calculating a premium, extracting the contents of a guarantee, calculating a surrender value, and detecting information regarding accounting processing. (Figure 1,3, 15; col. 6, lines 26-48, col. 7, lines 1-51)

[claim 24] Powers teaches the insurance design service providing method according to claim 22, wherein said insurance is life insurance (see abstract); and wherein prescribed conditions relating to the design of said life insurance includes at least one of conditions pertaining to age of a policyholder, gender, a payment method of a premium, a period of payment of the premium, or contents of a guarantee including an amount insured. (Figures 3-6; col. 7, lines 1-29).

Conclusion

8. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- Tyler et al (USPN 5,523,942) discloses a system and method for designing insurance and financial products using a design grid.
- Cullen et al (USPN 6,272,258) discloses a system and method for using software agents to obtain information on various insurance products and financial services.

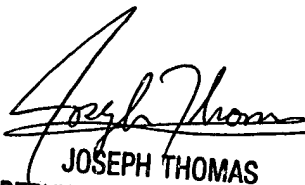
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Rachel L. Porter whose telephone number is (571) 272-6775. The examiner can normally be reached on M-F, 9:30-6:00.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on (571) 272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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